

BEYOND THE WALLS

CORNERSTONE WORLD OUTREACH



Q&A / CREATIVE GIVING IDEAS



QUESTIONS & ANSWERS

Cornerstone is truly a “world outreach,” and our focus has extended beyond the walls of our church from day one. But with the *Beyond the Walls* campaign, our church family has a unique opportunity to make a generational impact like never before.

Get your questions answered and catch the vision, because we’re going *Beyond the Walls*!

WE’RE GOING “BEYOND THE WALLS”

WHAT IS THE “BEYOND THE WALLS” CAMPAIGN?

The *Beyond the Walls* campaign is a financial initiative to expand the far-reaching ministry of our local church. By providing information to the congregation of Cornerstone, our goal is to enlist people to prayerfully consider their financial role in the forward progress of our ministry. Specifically, this campaign is designed to propel the church into a **new level of financial strength** here at home that enables expansion of our mission to make disciples across the world.

WHAT IS THE DIFFERENCE BETWEEN THE RECENT SEMBLE PROGRAM AND THE NEW “BEYOND THE WALLS” CAPITAL CAMPAIGN?

The Semble program allowed approximately **25 individual investors** to pool their money together as a partial loan to our church. These 25 investors not only reduced the amount that we needed a bank to lend us by **\$1,078,600**, they also significantly reduced the interest rate from our previous rate of 7% to our current rate of approximately 3.86%.

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WHEN WILL THE “BEYOND THE WALLS” CAMPAIGN BE FINISHED?

It will be finished in 3 years (May of 2019). However, the level of commitment that is made by the people of Cornerstone World Outreach during the month of May, 2016, will ultimately determine how quickly we reach our eventual goal of ministry expansion through the *Beyond the Walls* radio broadcast and evangelistic outreaches to remote cities beginning in the Midwest. Just imagine what we could accomplish if we were **debt-free!**

WHAT EXCITES CORNERSTONE’S CHURCH FAMILY THE MOST?

This church gets most excited about people becoming disciples of Jesus Christ! When we see someone come to the Lord by repenting of their sins and embracing their true purpose in His kingdom, we overflow with gladness! We love to hear the good reports of how **our church is reaching the world** through television, books, music, preaching, radio, and prayer.

Our *Beyond the Walls* brochure features nine such stories to give you a glimpse of our broad impact. We have great expectations for the future!

WHY DOES ANYONE NEED TO HAVE AN ATTRACTIVE CHURCH BUILDING TO WORSHIP GOD?

While it is certainly true that an individual can and should worship God at home (or anywhere for that matter), a beautiful corporate worship space was not our idea. Rather, it is required by God according to the Bible. The New Testament should not be viewed as a replacement of the Old Testament. Instead it is to be viewed as a fresh extension of what Father God was already doing in the earth before Christ, His Son, arrived.



The Second Temple dominated Jerusalem's skyline in the First Century and was a gathering place for early Christians according to the Book of Acts.

Moses was entrusted with blueprints explaining exactly how to construct a worship space for the Hebrew people under their particular covenant, and it cost everyone involved treasure and sacrifice given out of respect for God's command that a proper place of worship be built. God commanded Moses to make everything *“after their pattern, which was shewed thee in the mount”* (EXODUS 25:40).

While we acknowledge that our new covenant does not necessarily require us to construct an exact replica of the ancient Temple of Jerusalem, it does extend the same principles to our present day pursuit of **an honorable gathering space for worshipping God** as a body of believers on the first day of the week.

MOSES WAS ADMONISHED OF GOD WHEN HE WAS ABOUT TO MAKE THE TABERNACLE: FOR, SEE, SAITH HE, THAT THOU MAKE ALL THINGS ACCORDING TO THE PATTERN SHEWED TO THEE IN THE MOUNT.

— HEBREWS 8:5

What should we learn from God’s explicit desire for His people to donate treasure and time in order to construct a physical building where they could gather and honor Him? We can learn and apply many things when we accept the reality that God’s eternal attitude is shown to us in both testaments (not just the New Testament).

Jesus not only agreed that the architectural gathering space(s) of the temple (and related synagogues) were sacred, He became passionately angered by its misuse, crying the words of Isaiah 56:7:



Florence’s cathedral, *Il Duomo*, took over two hundred years to complete. It boasts the largest brick dome in the world.

IT IS WRITTEN, MY HOUSE SHALL BE CALLED THE HOUSE OF PRAYER; BUT YE HAVE MADE IT A DEN OF THIEVES.

— MATTHEW 21:13

In summary, a local synagogue was an extension of the **spirit of excellence** found in the Temple of Jerusalem, and the Temple of Jerusalem was an extension of the spirit of excellence found in the architecture of the heavenly temple that God once revealed to Moses as the pattern he should follow when constructing a worship space. Still today, a pattern of

excellence reaches to us from our Father in Heaven. We, too, are called to give treasure and make sacrifices for the construction and maintenance of our corporate worship space on the first day of the week.

Like Israel in the wilderness, few congregations start out on their journey together meeting in an ideal location; but just as Israel eventually reached their promised land and built their synagogues and temple, so can congregations reach the ideal location today by carefully following God’s leading. **The ideal church structure should be a monumental building.** This same motivation was found behind the construction of thousands of Christian cathedrals for nearly two millennia; our present church structure was designed to balance heaven’s grandeur with human suitability. Cornerstone’s architecture honors and reflects the grandeur and excellence of Almighty God, and we humbly offer it to Him to use for His glory.

HOW WILL THIS “BEYOND THE WALLS” CAMPAIGN ENABLE CORNERSTONE TO MINISTER MORE EFFECTIVELY?

Jesus always spoke of the lost in agricultural terms. “Precious fruit” represented people. “Barns” represented where the fruit was stored at harvest time, and “laborers” were symbolic of you and me. Imagine what would happen to a harvest if a farmer didn’t have a storage barn. What if he had one but ran out of storage space in it? Or how about this... What would happen if a farmer had a storage facility that was large enough yet insufficient in quality? In every case, the fruit would be ruined!

A facility that is inadequate in some way impedes and slows ministry performance as much as an efficient facility enhances, invigorates, and encourages it. Beyond our own needs at home, as we reach out to distant communities with the gospel, we will be looking to **help pioneer new congregations** who will also need appropriate gathering spaces to worship the Lord. Financial strength and freedom connected to our faith will make that happen!

WHAT IS OUR DEBT REDUCTION STRATEGY?

While this capital campaign is structured to last three full years (**May 2016 – May 2019**), we actually have a **seven year strategy**. If we take a conservative, long view over a seven year period, here's what we believe we are capable of achieving:

We've already accumulated over \$300,000 in cash reserves and another \$200,000 plus in our checking account, totaling \$500,000 in the bank. (Yes, we've been running lean, and look forward to keeping cash reserves in place.) On our present course, if we are able to set aside an additional \$150,000 a year for the next seven years, we will have an additional \$1,050,000 that can be applied against our current mortgage debt.

Because the Semble investment program saved us money by providing a very low interest rate, we are also able to increase our cash flow by \$110,000 a year for the next seven years and can have an additional \$770,000 that can be applied against our mortgage debt. That's \$1,820,000 in debt reduction before we even consider the power of this *Beyond the Walls* campaign!

An additional \$2,000,000 could feasibly be added to our efforts during this campaign, which is something we actually achieved over 10 years ago in about a 3 1/2 year time period through a similar capital campaign like this one. That brings us to a \$3,820,000 smack-down! Wow!

*As you can see, on our present course, it is very likely that **Cornerstone will be debt-free** again within just a few years; but more importantly, we will be able to expand ministry, fund missions, plant churches, and improve facilities all at the same time! That. Is. Awesome.*

ARE WE GOING TO EVENTUALLY FINISH THE UPSTAIRS AND NORTH WING OF OUR CHURCH FACILITY?

Absolutely! If there's one thing we've learned over the last 34 years of ministry, it's that we should never limit God! No one really knows

how large our congregation may become five years from now, much less 200 years from now, but we do know that our responsibility, from the beginning, has been to complete and maintain a proper gathering space crafted in a spirit of excellence that can be expanded if it becomes necessary. **This is a generational structure** that will be enjoyed for many years, even well beyond the deaths of those of us who were privileged to build its foundations. We presently enjoy a 53,000 square foot facility with approximately 12,000 square feet unfinished. As our remaining mortgage debt is eliminated, we will eventually begin future expansion of our upstairs and north wing.



For the better part of a thousand years, Turkey's *Hagia Sophia*—in what is today's downtown Istanbul—was the largest church in the world. The Statue of Liberty could stand under its central dome with room to spare. It was said that *Hagia Sophia's* construction costs exceeded the entire imperial treasury.

ARE WE GOING TO EVENTUALLY PAVE OUR ENTRANCE DRIVE?

From your lips to God's ears. Yes, we shall! Feel free to make a donation over and above your tithes toward that goal. We all look forward to that getting done.

WHAT DID IT COST TO BUILD OUR CHURCH FACILITY?

In June of 2009, United Church Builders provided expense information that, when compiled with our own records, suggested our facility cost approximately 7.3 million dollars to build.

HOW MUCH OF THE DEBT HAS BEEN ELIMINATED SINCE WE OPENED THIS FACILITY IN 2008?

Fast forward seven years from June of 2009 when United Church Builders suggested the cost to complete our facility was around 7.3 million dollars. If you take the proceeds from the church's farmland, add to that the income from the sale of our old church facility, and add eight years of monthly payments, our debt has been reduced by approximately 3 million dollars over that period of time. Our present balance is 4.3 million dollars.

As a result of the agreement with United Church Builders, we arrived at our present refinance crossroads having paid a variable interest rate over the previous years (7% since 2015) in monthly increments of approximately \$34,697. (For example, the last payment at the time of writing allocated \$25,145 toward interest and \$9,552 toward principal.)

Through the Semble foundation, members of our congregation pooled their investment monies together and financed \$1,078,600 with an effective rate at approximately 3.86%. Then, the Semble investors partnered with Union Bank & Trust, who loaned the remaining balance of \$3,200,000 toward the total refinance loan the church required. (The terms on Union Bank and Trust's portion of the loan was an interest rate of 5% fixed for 5 years amortized over 20 years.) As such, the minimum required payment on the Semble community loan is now approximately \$4,075, and the payment on the bank portion of the loan is approximately \$21,120 (\$25,195 combined).

*Here's the greatest of the good news: this reduced the church's required payments by about \$10,000 per month. What a breath of fresh air! Because of Semble investors and their partnership with Union Bank and Trust, **we are saving significant money and fast-tracking toward being a debt-free church!***

WHAT IS OUR PRESENT CHURCH PROPERTY WORTH?

According to the most recent appraisal that was completed in the spring of 2016 (which slightly increased the value of our property by \$200,000 since the previous appraisal), our property is conservatively worth at least \$5,650,000.



CREATIVE GIVING IDEAS

Every man according as he purposeth in his heart, so let him [act upon his decision and] give; and not with pain [from resentment] or constraint [driven by the letter of the law]: for God loveth a cheerful giver [driven by the spirit of the law].

2 Corinthians 9:7-8 (WEY, emphasis added)

WE'RE GIVING "BEYOND THE WALLS"

PRACTICE PRIORITY BUDGETING

Many families will choose to rearrange priorities and give up something in their current monthly bills (such as Dish Network) in order to give more.

REDIRECT PRESENT EXPENDITURES

Often, families have significant short-term payments for needs that have been fulfilled. Now past expense can be redirected into the Lord's work. Here are some examples from other churches:

- A family whose child completed college began giving those monthly payments.
- A family who had paid off a loan, gave the former obligation to their church.
- Another invested money each month into his church's eternal vision rather than making monthly payments to his retirement fund.

INCREASED GIVING WITH INCREASED INCOME

Some people receive periodic increases in salary from their employers. Rather than yielding to the temptation to simply spend more, a believer can commit that increase to the Lord for the three year campaign.

GIVE FROM YOUR EXCESS

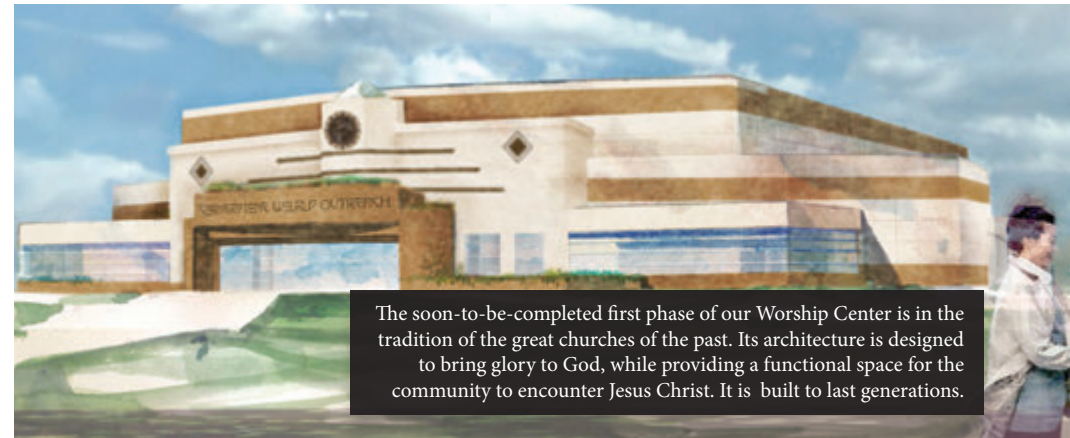
Some families save money over a period of years for a special project. They may now decide that the needs of the church are more important than their special project. As God has blessed, it may be that some have cash saved for a lake cabin, recreational vehicle, trip, or project. They may now decide, with the Holy Spirit's prompting, to give all or part of this to the Lord, realizing that other things can wait.

COMMIT UNEXPECTED CASH

Often, people pray for God to show them a way to give beyond what they can presently see or afford. Sometimes, the answers come unexpectedly. Example: Provision may come in the form of a year end bonus or an inheritance.

GIVE YOUR EXTRA TIME

Some individuals have extra time they would be willing to use by taking a part-time job, enabling them to give more to the church. This is particularly true for families whose children are grown.



The soon-to-be-completed first phase of our Worship Center is in the tradition of the great churches of the past. Its architecture is designed to bring glory to God, while providing a functional space for the community to encounter Jesus Christ. It is built to last generations.

REAL AND PERSONAL PROPERTY

Some people have given diamonds and other property of value. Real estate can also be a wonderful gift. Two cautions about gifts of this kind:

1. They should be discussed in advance with the church business office. In some cases, it is better for the donor to sell the property and then give the proceeds.
2. Gifts of property should always be discussed with your tax advisor to determine the best means of making your gift.

INVESTMENT SECURITIES

Gifts of stock, bonds, mutual funds, or other investment securities may be advantageous to both the donor and the church. The donor receives a deduction for the fair market value of the securities as of the date of the gift, and the church receives the asset. Again, your tax advisor should be consulted concerning the advantages.

LIFE INSURANCE

People occasionally will use the accumulated cash value in a life insurance policy as part of their commitment.

TRUSTS AND WILLS

People can make bequests to the church in their wills. While such gifts do not usually provide immediate benefits, they are marvelous gifts of faith to carry on the work of the church for future generations.

A LITTLE GOES A LONG WAY

No matter its size, your sacrificial gift will have an immeasurable impact over the next three years of the *Beyond the Walls* campaign. Consider these sample figures:

Daily	Weekly	Monthly	Annually	3-Year Total
\$2.86	\$20	\$87	\$1,040	\$3,120
\$4.29	\$30	\$130	\$1,560	\$4,680
\$5.71	\$40	\$173	\$2,080	\$6,240
\$7.14	\$50	\$217	\$2,600	\$7,800
\$10.71	\$75	\$325	\$3,900	\$11,700
\$14.29	\$100	\$433	\$5,200	\$15,600
\$21.43	\$150	\$650	\$7,800	\$23,400
\$28.57	\$200	\$867	\$10,400	\$31,200
\$42.85	\$300	\$1,300	\$15,600	\$46,800
\$71.43	\$500	\$2,167	\$26,000	\$78,000
\$142.86	\$1,000	\$4,333	\$52,000	\$156,000
\$285.71	\$2,000	\$8,666	\$104,000	\$312,000



Our united prayer:

“LORD, YOU HAVE SACRIFICED SO MUCH FOR ME. WHAT CAN I SACRIFICE FOR YOU TO MAKE YOUR DREAMS FOR OUR CHURCH COME TRUE?”





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1625 GLEN ELLEN ROAD, SIOUX CITY, IA 51106
CORNERSTONEWORLD.ORG • (712) 274-7572